

## World War I Vets Get Insurance Data

In consideration of the growing difficulty of World War I veterans holding United States Government Life Insurance term policies in meeting the higher premiums as they approach 65 years of age, the Veterans Administration is planning to advise policy holders of certain alternatives, Sara R. Bridges, Veterans Service Officer, disclosed.

(Political Advertisement)

### ELECT DAVID K. LYMAN ATTORNEY AT LAW

KIWANIS CLUB

SOUTH BAY  
BAR  
ASSOCIATIONMETHODIST  
MENS CLUBJUNIOR  
CHAMBER OF  
COMMERCE

TOASTMASTERS

TORRANCE  
ELKS

### TORRANCE CITY COUNCIL

- \* Will use an honest and independent judgment on all city matters.
- \* Will fight for a master plan for the development of vacant land in Torrance.
- \* Against special interest groups attempting to recklessly rezone Torrance industrial land.
- \* For geographic councilmanic districts so as to better represent all areas of Torrance.

\* LEGAL AND ADMINISTRATIVE EXPERIENCE WITH MAJOR INDUSTRIES \* PRACTICING ATTORNEY IN TORRANCE \* LEADER IN CHURCH AND CIVIC ORGANIZATIONS \* INDEPENDENT OF ANY ECONOMIC CLIQUES.

FOR EXAMPLE, a term insurance policy taken out by the veteran at age 21 cost him \$7.68 per thousand dollars of insurance. Each five years the premium rate rose, until at age 65 he faces a premium increase to \$46.78 per thousand dollars of insurance, if paid on an annual basis.

The VA states that there are some 5,700 USGLI policy holders approaching 65, whose policies come up for renewal at an increased rate in 1962. Many of these men are California residents. Others will be faced with the problem in the years ahead.

THE VA, in an effort to assist the policy holder, will enclose a letter with the renewal notices, outlining the high premium situation.

The letter will point out that the policy holder has the privilege of reducing the amount of insurance, which reduces his out-of-pocket cost proportionately. A second alternative would be conversion of the insurance to ordinary life or some other permanent plan, in the same or a lesser amount. Although premiums are higher per thousand dollars of insurance, the rate remains fixed.

THE VA is also, in its letter, advising veterans to retain their insurance for the benefit of the total permanent disability provision of the policy.

Mrs. Bridges, whose office is at 1622 Gramercy Ave., urged veterans with questions regarding their insurance, whether USGLI or NSLI, to come to the office for information or assistance.

California is faced with the problem of moving more than 10 per cent of all motor vehicles in the United States safely and smoothly over less than four per cent of the nation's streets and highways.

## THE try-it STORES

23027 AVALON BLVD.  
WILMINGTON TE 5-5439

Daily 9 to 6 p.m.  
Fri. 9 to 8 p.m.  
Sun. 9 to 6 p.m.

## Garden-Ratio Shop

---

### Complete Screen Door Set

... Ready to install  
Includes door, kickplate, latch, lock, grill, pneumatic closer ...  
Choice of aluminum screen or brand new 10-year guaranteed fibre-glass screen.

**\$10<sup>33</sup>**

### 1/2 Inch ... Garden Hose

Not 7/16" - not 3/8" but a full 1/2 inch! Top quality.  
10 year guarantee!!!

**\$177**  
\$3.98 Value

---

### LUMBER DEPT. SPECIALS

#### ... Two By Fours

Edges eased and trimmed

**8 FT. LONG 29¢**

#### ... 1" x 6" Boards

Ideal for shelves, bracing, etc.

All popular lengths From 6 ft. to 14 ft. **4¢ Per Foot**

### Brand New! "Garden Green" Yard and Garden Pail and Lid

Attractive new "Garden Green" color ...  
Sturdy poly-plastic ... Large, convenient size.

A \$4.00 Value **\$2<sup>66</sup>**

---

### ... Ash Paneling

Beautiful panels of ash plywood ...  
4 ft. by 8 ft. size.

For a fabulous decor in den, playroom, living room, this can't be beat.

A \$7.00 Value **\$3<sup>99</sup>**

### ... Redwood 6 ft. Trellis or 8 inch Tub

... Octagonal azalea tub ... start your spring planning around these fine values! You'll need several!

**\$1.75 Value**

Your Choice **99¢**

---

### ... Liquid Fertilizer

Fish base ... guaranteed not to burn.  
Excellent for dichondra.

**\$1.89 Value. 99¢**  
One Gallon size.

### ... Header Board

Extra thick ... Redwood, 10 ft. length.

The perfect lawn, garden or patio divider. **3¢ Foot**

---

### ... Bug G Snail Pellets

Kill snails, slugs, sow bugs, cut worms ...  
And many other crawling insects.

**2 1/2 Lb. Box 98¢**

### ... Morning Glory Bush

... in bloom  
fabulous silver foliage ...  
white blooms.

**1 Gal. Container. 88¢**

---

### ... Hydrangea

Beautiful green foliage ...  
ready to bloom.  
In 1 Gal. Can

Reg. \$1.19 **57¢**

### ... Oleander

... Lovely white blooms  
... In 1 Gal. Can

Reg. \$1.19 **57¢**

---

### ... Rubber Plant

Ficus decora ... approx. 4 ft. tall ... in 3 gallon container ...  
Plant indoor or out.

Reg. \$4.49 Value **\$2<sup>79</sup>**

### ... Planter Mix

American  
All purpose ... indoor - outdoor.

**\$2.50 Value. \$1<sup>49</sup>**  
2 CU. FT. SACK

---

### ... Bug G Snail Pellets

Kill snails, slugs, sow bugs, cut worms ...  
And many other crawling insects.

**2 1/2 Lb. Box 98¢**

### ... Redwood 6 ft. Trellis or 8 inch Tub

... Octagonal azalea tub ... start your spring planning around these fine values! You'll need several!

**\$1.75 Value**

Your Choice **99¢**

---

### ... Ash Paneling

Beautiful panels of ash plywood ...  
4 ft. by 8 ft. size.

For a fabulous decor in den, playroom, living room, this can't be beat.

A \$7.00 Value **\$3<sup>99</sup>**

### Brand New! "Garden Green" Yard and Garden Pail and Lid

Attractive new "Garden Green" color ...  
Sturdy poly-plastic ... Large, convenient size.

A \$4.00 Value **\$2<sup>66</sup>**

---

### LUMBER DEPT. SPECIALS

#### ... Two By Fours

Edges eased and trimmed

**8 FT. LONG 29¢**

#### ... 1" x 6" Boards

Ideal for shelves, bracing, etc.

All popular lengths From 6 ft. to 14 ft. **4¢ Per Foot**

### 1/2 Inch ... Garden Hose

Not 7/16" - not 3/8" but a full 1/2 inch! Top quality.  
10 year guarantee!!!

**\$177**  
\$3.98 Value

---

### Complete Screen Door Set

... Ready to install  
Includes door, kickplate, latch, lock, grill, pneumatic closer ...  
Choice of aluminum screen or brand new 10-year guaranteed fibre-glass screen.

**\$10<sup>33</sup>**

### Garden-Ratio Shop

---

## THE try-it STORES

23027 AVALON BLVD.  
WILMINGTON TE 5-5439

Daily 9 to 6 p.m.  
Fri. 9 to 8 p.m.  
Sun. 9 to 6 p.m.

## Garden-Ratio Shop

## Spruce up for Spring!

with a Home  
Improvement Loan

Thinking of painting, repairing or improving your home in some way? Maybe adding air-conditioning or the family playroom that you've been planning for years? You can finance these worthwhile projects through a Property Improvement Loan at United California Bank. Ask about other types of instalment loans which are available to you.



The modern bank where you'll always feel welcome



## UNITED CALIFORNIA BANK

TORRANCE: 1403 Sartori Avenue  
LOMITA: 2173 W. Lomita Blvd. • GARDENA: 14708 Crenshaw Blvd.